

**Information to identify the case:**

Debtor 1 Michael J. Dudzinski

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6429**

EIN **-----**

Debtor 2 Lucy Anne Dudzinski

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1586**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10105-TPA**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Dudzinski

Lucy Anne Dudzinski

4/13/21

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael J. Dudzinski  
Lucy Anne Dudzinski  
Debtors

Case No. 16-10105-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Apr 13, 2021

User: nsha  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Dudzinski, Lucy Anne Dudzinski, 2319 Poplar Street, Erie, PA 16502-2554
cr	+ PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500 Altanta, GA 30305-1636
14177040	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14177042	+ New Day Financial / Dove, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
14261063	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14177043	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Apr 14 2021 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2021 09:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2021 05:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2021 09:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Apr 14 2021 05:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
15340459	EDI: BL-BECKET.COM	Apr 14 2021 05:38:00	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14177037	+ EDI: CITICORP.COM	Apr 14 2021 05:38:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14177038	+ EDI: CRFRSTNA.COM	Apr 14 2021 05:38:00	Credit First / CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
14177039	+ EDI: DISCOVERPL	Apr 14 2021 05:38:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14177041	+ Email/Text: kthomas@eriefcu.org	Apr 14 2021 09:17:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
14177044	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 14 2021 09:16:00	State Farm Financial Services, Po Box 2328, Bloomington, IL 61702

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14220659	+ EDI: MID8.COM	Apr 14 2021 05:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14187635	EDI: RECOVERYCORP.COM	Apr 14 2021 05:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14239494	EDI: BECKLEE.COM	Apr 14 2021 05:38:00	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14177045	+ EDI: RMSC.COM	Apr 14 2021 05:38:00	Synch / Toys R Us DC, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14177046	+ EDI: RMSC.COM	Apr 14 2021 05:38:00	Synchrony Bank / JC Penneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14177047	+ EDI: RMSC.COM	Apr 14 2021 05:38:00	Synchrony Bank / Sams Club, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Lucy Anne Dudzinski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Michael J. Dudzinski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor PennyMac Loan Services LLC wbefcf@brockandscott.com, mario.hanyon@brockandscott.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com

TOTAL: 9